

## Tinjauan hukum terhadap prinsip mengenal nasabah oleh bank sebagai upaya pencegahan dan pemberantasan tindak pidana pencucian uang

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### Abstrak

Tesis ini membahas mengenai pengaturan dan peranan prinsip know your customer dalam pencegahan dan pemberantasan tindak pidana pencucian uang. Penelitian ini adalah penelitian normatif dengan desain deskriptif. Hasil penelitian ini menemukan peran-peran Prinsip Know Your Customer dalam pencegahan dan pemberantasan Tindak Pidana Pencucian Uang. Dalam upaya pemberantasan Tindak Pidana Pencucian Uang, Prinsip Know Your Customer merupakan unsur penunjang utama pengumpulan data nasabah guna penerapan pendekatan follow the money dalam melaksanakan financial investigation. Sehingga dengan adanya penerapan Prinsip Know Your Customer pada sistem perbankan nasional dapat membuat pelaku kejahatan Pencucian Uang berfikir ulang bahkan membatalkan niatannya untuk melakukan kegiatan Pencucian Uang didalam sistem perbankan di Negeri ini atas Harta hasil kejahatan sebelumnya sebagai upaya pencegahan.

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The study is on the regulation and the role of the "Know Your Consumer principle" in the prevention and eradication of money laundering. This is a normative research based on a descriptive analysis. The results of the study illustrate the roles of the Know Your Customer Principle in the prevention and repression of money laundering. The KYC principle is the main supporting element in the efforts of money laundering extermination, which is done through the customer data collection. The latter is conducted in relation to the application of "4 follow the money approach" that is implemented in the course of financial investigation. The utilization of KYC principle in the national banking system may therefore make money launderers think twice even may cancel their intention to launder the wealth obtained from their criminal deed in this country. Thus, KYC principle may act as a preventive action.